

FEB 22 12 47 PM '95

Prepared by and return to:

William F. Travis
 Attorney at Law
 Post Office Box 187
 Southaven, MS 38671-0187
 601 393-9295

BK 282 PG 47
 W.E. DAVIS CH. CLK.

by: G. Sparkman

J.M. SPARKMAN,

GRANTOR

to:

WARRANTY DEED

JOSEPH M. SPARKMAN, SR. et. al.,

GRANTEE.

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all which is hereby acknowledged, J.M. Sparkman does hereby sell, convey and warrant unto Joseph M. Sparkman, Sr. and Joseph M. Sparkman, Jr. as joint tenants with full right of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

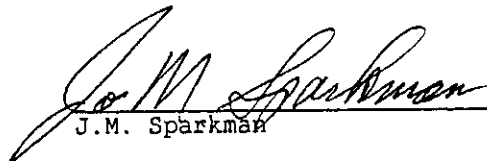
Lot 44, Part III, SUMMERWOOD SUBDIVISION, in Section 22, Township 1 South, Range 7 West DeSoto County, Mississippi as shown by plat appearing of record in Plat Book 19, pages 53-57 in the office of the Chancery Clerk of DeSoto County, Mississippi.

By way of explanation, Celia J. Sparkman departed this life on the 1st day of February, 1995 in DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect and further subject to all applicable building restrictions and restrictive covenants of record.

Taxes for the year 1995 are to be pro-rated and possession is to be given with the delivery of this Deed.

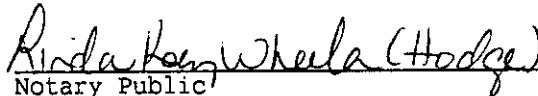
WITNESS the signature of the Grantor, this the 21ST day of February, 1995.


 J.M. Sparkman

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the State and County aforesaid, the within named J.M. Sparkman, who acknowledge that he executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as his free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 21ST of February, 1995.


 Notary Public

My commission expires:

August 9, 1995

Grantor's Address: 8445 Maplewood Lane, Olive Branch, MS 38654
 Grantor's Telephone Number: Home- 601-393-7413 Work- 601-393-2353
 Grantee's Address: 8445 Maplewood Lane, Olive Branch, MS 38654
 Grantee's Telephone Number: Home- 601-393-7413 Work- 601-393-2353